

**ESTATEMENT DISCLOSURE
TERMS AND CONDITIONS**

eStatements

Ohio HealthCare Federal Credit Union provides monthly account statements in either paper or electronic format. If you agree to receive your account statements electronically, paper statements will no longer be mailed to you. Your choice of notification format will apply to all sub accounts (e.g. S1, L1, etc.) under your unique membership account number. You may obtain a paper copy of any transaction documentation you may require through Ohio HealthCare Federal Credit Union Online Banking access or by calling Ohio HealthCare Federal Credit Union at (866) 489-3787. You may change the format (paper or electronic) in which you receive statements or your electronic contact information (i.e., e-mail address) at any time on Ohio HealthCare Federal Credit Union Home Banking or by calling Ohio HealthCare Federal Credit Union. We will notify you at your electronic address of the availability of monthly statements, new disclosure material, and any changes in hardware or software that may impact your ability to retrieve electronically formatted information. You agree to notify the Credit Union of changes to your email address and other contact information.

Your eStatements are available for viewing and printing on Ohio HealthCare Federal Credit Union Online Banking for 18 months from the statement date. After that time, you may request a paper copy of your statement by contacting Ohio HealthCare Federal Credit Union.

Fees may apply for paper statement copies that are retrieved by Ohio HealthCare Federal Credit Union.

- Please refer to our current fee schedule for our Paper Statement Copy Fee

Disclosures & Notices

Ohio HealthCare Federal Credit Union provides notices & disclosures in either paper or electronic format. Examples of some notices we may send electronically include the Annual Privacy Notice, your Billing Error Rights Notice, Change in Terms Notices and other Notices or Account Disclosures that inform you of changes at the Credit Union. If you agree to receive your account statements electronically, paper notices and disclosures may no longer be mailed to you.

Your choice of notification format will apply to all sub accounts (e.g. S1, L1, etc.) under your unique membership account number. Your notification will NOT apply to credit card statements or notices. You may obtain a paper copy of any disclosure or notice you may require through Ohio HealthCare Federal Credit Union Online Banking or by calling Ohio HealthCare Federal Credit Union at (866) 489-3787. You may change the format (paper or electronic) in which you receive statements, and thereby notices and disclosures, or change your electronic contact information (i.e., e-mail address) at any time on Ohio HealthCare Federal Credit Union Online Banking or by calling Ohio HealthCare Federal Credit Union. We will notify you at your electronic address of the availability of any notice. You agree to notify the Credit Union of changes to your email address and other contact information.

Your disclosures and notices are available for viewing and printing at www.OhioHealthCareFCU.com for 90 days from the statement date. After that time, you may request a paper copy of your disclosure or notice by contacting Ohio HealthCare Federal Credit Union.

Fees may apply for paper disclosures notices that are retrieved by Ohio HealthCare Federal Credit Union.

- Fee N/A

eStatement & Disclosure Hardware & Software Requirements

Access Requirements. You must have access to a computer with a web browser that meets the current browser specifications as posted on www.OhioHealthCareFCU.com. Adobe Acrobat Reader may be required to access supporting documents or promotional materials. If there is a change in the hardware/software requirements associated with this service, we will update the browser requirements posted on www.OhioHealthCareFCU.com. It is your sole responsibility to ensure your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize Online Banking.

In order to retain your statement, you must have a hard drive or other storage device to "Save" the file(s) to. Alternatively for retention, your statements may be printed utilizing a printer properly connected to the personal computer hardware or other device you use to access and view your statements.